

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: LAWRENCE NOWICKI	§	Case No. 05-74200
LETICIA NOWICKI	§	
	§	
Debtors	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/18/2005.
- 2) The plan was confirmed on 02/03/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/12/2009.
- 5) The case was dismissed on 10/23/2009.
- 6) Number of months from filing or conversion to last payment: 48.
- 7) Number of months case was pending: 52.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$70,400.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 68,564.00	
Less amount refunded to debtor	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 68,564.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 2,394.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 4,498.84	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 6,892.84</b>
Attorney fees paid and disclosed by debtor:	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ATTORNEY JAMES A YOUNG	Lgl	2,200.00	2,394.00	2,394.00	2,394.00	0.00
AMCORE BANK NA	Sec	0.00	14,268.92	14,268.92	0.00	0.00
CHASE HOME FINANCE	Sec	1,425.55	1,157.89	1,157.89	1,157.89	0.00
ALLERGY & CLINICAL	Uns	2,871.40	2,871.40	0.00	0.00	0.00
ECAST SETTLEMENT	Uns	4,473.53	4,733.60	4,733.60	3,502.02	0.00
BENJAMIN BALTASAR MD	Uns	7.10	7.10	0.00	0.00	0.00
ROUNDUP FUNDING LLC	Uns	301.17	342.96	342.96	253.73	0.00
BRUCE J. KRAMPER, D.D.S., P.C.	Uns	12.00	12.00	0.00	0.00	0.00
CHASE	Uns	2,259.51	2,259.51	0.00	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	4,945.30	1,297.40	1,297.40	959.84	0.00
LVNV FUNDING LLC	Uns	1,201.03	1,239.17	1,239.17	916.77	0.00
DAN A. NIEQUIST D.C.	Uns	27.20	27.20	0.00	0.00	0.00
ECAST SETTLEMENT	Uns	3,844.51	3,989.19	3,989.19	2,951.29	0.00
FLEET CREDIT CARD SERVICES	Uns	16,164.47	16,164.47	0.00	0.00	0.00
H.Y. FANG M.D.	Uns	135.00	135.00	0.00	0.00	0.00
HOME DEPOT CREDIT SERVICES	Uns	1,062.79	1,062.79	0.00	0.00	0.00
ECAST SETTLEMENT	Uns	4,539.36	4,685.50	4,685.50	3,466.43	0.00
ECAST SETTLEMENT	Uns	7,500.00	10,899.83	10,899.83	8,063.92	0.00

**Scheduled Creditors:**

Creditor <u>Name</u>	<u>Class</u>	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
ECAST SETTLEMENT	Uns	12,446.64	12,752.83	12,752.83	9,434.81	0.00
MEDICAL IMAGING OF	Uns	40.00	40.00	0.00	0.00	0.00
RETAIL SERVICES / MENARDS	Uns	622.21	622.21	0.00	0.00	0.00
PHYSICIAN'S SERVICE CENTER, IN.	Uns	0.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	4,355.17	4,355.17	4,355.17	3,222.05	0.00
REYNOLDS & INCARDONA LTD.	Uns	535.00	535.00	0.00	0.00	0.00
SEARS GOLD MASTERCARD	Uns	698.06	698.06	0.00	0.00	0.00
SHERMAN HOSPITAL	Uns	104.93	104.93	0.00	0.00	0.00
SIMPSON EYE ASSOCIATES, LTD	Uns	220.00	220.00	0.00	0.00	0.00
TARGET NATIONAL BANK fka	Uns	5,214.91	5,344.33	5,344.33	3,953.85	0.00
WISH CENTER, LLC	Uns	10,332.04	10,332.04	10,332.04	7,643.86	0.00
LVNV FUNDING LLC	Uns	0.00	4,789.83	4,789.83	3,543.61	0.00
ECAST SETTLEMENT	Uns	0.00	1,232.64	1,232.64	911.94	0.00
ECAST SETTLEMENT	Uns	0.00	15,799.98	15,799.98	11,689.15	0.00
CLERK OF U.S. BANKRUPTCY	Adm	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 1,157.89	\$ 1,157.89	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 14,268.92	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 15,426.81	\$ 1,157.89	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 81,794.47	\$ 60,513.27	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 6,892.84	
Disbursements to Creditors	\$ 61,671.16	
<b>TOTAL DISBURSEMENTS:</b>		\$ 68,564.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 12/29/2009

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.